

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

<div style="display: flex; justify-content: space-between;"><div>In re: Melanie Louise Schwent</div><div>Debtor(s).</div></div>	<div>Case No. 22-40780</div> <div>CHAPTER 13 PLAN</div> <div style="display: flex; justify-content: space-between;"><div><u> </u> Original</div><div><u> x </u> AMENDED</div></div> <div>Date: <u> November 4, 2023 </u></div>
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I. Disclosure of Nonstandard Provisions and Plan's Modification of Secured Debt:

A. Does this plan contain any nonstandard provisions (check one)?

 x Yes

 No

B. Does this plan limit the amount of a secured claim based on a valuation of the collateral for the claim (check one)?

 Yes

 x No

C. Does this plan avoid a security interest or lien (check one)?

 Yes

 x No

If the Debtor has either not indicated "yes" in the applicable section above or made no selection, any nonstandard provision or language in this plan purporting to limit the amount of a secured claim based on a valuation of the collateral or to avoid a security interest or lien is void. Even if the Debtor indicated "no" in Section 1.B or Section 1.C, the Debtor may seek to limit the amount of a secured claim based on a valuation of the collateral for the claim or avoid a security interest or lien through a motion or an adversary proceeding.

II. Means Test Result and Plan Duration:

Debtor is (check one):

 a below median income debtor with a 36 month applicable commitment period

 x an above median income debtor with a 60 month applicable commitment period

The plan's length shall not be less than the Debtor's applicable commitment period unless the plan either provides for payment in full of allowed unsecured claims over a shorter period or is modified post-confirmation. If the Debtor is below median income, then the plan's length shall automatically be extended up to 60 months after the first payment is due if necessary to complete the plan

III. Plan Payments to the Trustee:

No later than 30 days after the order for relief, the Debtor shall commence making payments to the Trustee as follows:

A. AMOUNT: \$ **2035.00**

B. FREQUENCY (check one):

 Monthly

 x Twice per month

 Every two weeks

 Weekly

C. TAX REFUNDS: The Debtor (check one):

 commits all tax refunds to funding the plan. Committed refunds shall be paid in addition to the plan payment amount stated above.

 x does not commit; all tax refunds to funding the plan. If no selection is made, tax refunds are committed.

D. PAYMENTS: Plan payments shall be deducted from the Debtor's wages unless otherwise agreed to by the Trustee or ordered by the Court.

E. OTHER:

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/19]

[Local Bankruptcy Form 13-4, eff. 12/19]

<u>Rank</u>	<u>Monthly Payment</u>	<u>Creditor</u>	<u>Collateral</u>	<u>Arrears to be Cured</u>	<u>Interest Rate</u>
			Thurston County		
			6039 Stanwick Ln SE		
			Olympia, WA 98513		
			Thurston County		
1	\$ 23.78	Sls/equity		\$ 1,427.00	0.00 %

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by Real Property Other than the Debtor's Principal Residence:

Ongoing Payments:

<u>Rank</u>	<u>Monthly Payment</u>	<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>
	\$ -NONE-			%

Cure Payments:

<u>Rank</u>	<u>Monthly Payment</u>	<u>Creditor</u>	<u>Collateral</u>	<u>Arrears to be Cured</u>	<u>Interest Rate</u>
	\$ -NONE-			\$	%

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>	<u>Monthly Payment</u>	<u>Creditor</u>	<u>Collateral</u>	<u>Pre-Confirmation Adequate Protection Monthly Payment</u>	<u>Interest Rate</u>
			2020 Hyuanda Kona		
			19000 miles		
			Vehicle valued by Kelly		
			Blue book		
1	\$ 633.33	W S E C U		\$ 633.33	6 %

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>	<u>Monthly Payment</u>	<u>Creditor</u>	<u>Debtor's Value of Collateral</u>	<u>Collateral</u>	<u>Pre-Confirmation Adequate Protection Monthly Payment</u>	<u>Interest Rate</u>
	\$ -NONE-		\$		\$	%

D. **PRIORITY CLAIMS:** Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).

E. **NONPRIORITY UNSECURED CLAIMS:** No funds shall be paid to nonpriority unsecured creditors until all

allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of ___ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

- A. Student loans will survive Plan**
- B. Any refund post discharge or dismissal shall be paid by the Trustee directly to Debtor(s).**
- C. Any tax refund over \$2500.00 will be committed to the Plan.**
- D. Ongoing and any post petition or payment changes and post petition fees from filed Proof of Claims by Rainier Park PRD will be paid through the Plan.**

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown
Ellen Ann Brown 27992
Attorney for Debtor(s)

November 4, 2023
Date

/s/ Melanie Louise Schwent
Melanie Louise Schwent
DEBTOR

DEBTOR

November 4, 2023
Date

Date